



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration

Section:

Division: Division of Finance

Sub-Section:

TITLE: Annual Reports and Audits of Registered Lenders

CUTOFF: EOY

DESCRIPTION: Financial reports submitted to the Division of Finance by lending institutions doing business in Missouri. The consumer credit companies are required to send an audit or bond to the Division as part of the licensing renewal requirement.

RETENTION: Years: 3 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22613

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Anti-redlining Reports

CUTOFF: Submission of Summary Report

DESCRIPTION: The Anti-redlining reports contain information on Kansas City and St. Louis areas regarding residential loans and whether or not there is a pattern of denial and acceptance of particular types of loans. The anti-redlining reports are due to the Division of Finance at the end of the calendar year. A summary report is prepared by the Division of Finance and sent to the Governor on June 1 of the following year.

RETENTION: Years: 5 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22606

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Applications -- Bank Branch Approval Files

CUTOFF: Opening of bank

DESCRIPTION: Includes bank branch applications that have been approved.

RETENTION: Years: 10 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22620

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration
Division: Division of Finance

Section:
Sub-Section:

TITLE: Applications -- Bank Charter Approval Files

CUTOFF: Opening of bank

DESCRIPTION: Includes bank charter applications that have been approved.

RETENTION: Years: 50 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Permanent - Transfer to Missouri State
Archives

SERIES: 22619

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Applications -- Denied or Withdrawn Bank Charter and Bank Branch files

CUTOFF: EOFY application is withdrawn or denied

DESCRIPTION: Includes withdrawn or denied applications for bank branches and bank
charters

RETENTION: Years: 10 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22618

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Bank and Trust Company Files

CUTOFF: EOCY

DESCRIPTION: These are files on regulated bank and trust companies. The files contain
examination reports including information technology reports, call reports
and general correspondence. Since 2000, hardcopy files have been
retained only 5 years, then digitized and retained for the remaining
retention period.

RETENTION: Years: 30 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22607

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration

Section:

Division: Division of Finance

Sub-Section:

TITLE: Bank and Trust Company Incorporated Register

CUTOFF:EOCY

DESCRIPTION: Register contains handwritten copy of certificate of Incorporation of all bank and trust companies chartered in Missouri. The register is updated every time a new charter is issued to obtain a new charter number. Currently, the official permanent record is scanned and the image is a convenience copy. There is also a hard copy of the charter in the file. Retain on site in support of ongoing business.

RETENTION: Years: Months: Days:

NOTES:

DISPOSITION ACTION: Permanent

SERIES: 22617

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Bank and Trust Company Packet Files

CUTOFF:When the bank or trust company becomes inactive

DESCRIPTION: These files contain any legal changes that have been made in the bank or trust company. The changes include any amendments to their articles such as name, location, directors, etc. These files are called packet files in reference to their storage in a brown packet.

RETENTION: Years: 0 Months: 0 Days: 30

NOTES:

DISPOSITION ACTION: Permanent - Transfer to Missouri State Archives

SERIES: 22616

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Certificates of Reciprocity

CUTOFF:Open until certificate becomes void

DESCRIPTION: Certificates are required for all out-of-state trust companies who do business in Missouri. They do not expire, but may become void if the institution ceases to exist without a successor. Records have ongoing informational value, and are retained permanently on site by agency according to advice of counsel.

RETENTION: Years: Months: Days:

NOTES:

DISPOSITION ACTION: Permanent

SERIES: 22599

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration

Section:

Division: Division of Finance

Sub-Section:

TITLE: Certified Capital Companies (CAPCO)

CUTOFF:EOCY

DESCRIPTION: Certified Capital Companies established per RsMo. 135. These companies are given Department of Economic Development tax credits.

RETENTION: Years: 10 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22621

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007

TITLE: Closed Bank Files

CUTOFF:Closure of bank

DESCRIPTION: Banks that have closed and are no longer a state chartered bank. These files contain examination reports including information technology reports, call reports and general correspondence on the closed bank. Since 2000, hardcopy files have been scanned after 5 years and then destroyed. At that point, the digital image becomes the record and is retained for the remaining time period.

RETENTION: Years: 30 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22614

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007

TITLE: Consumer Credit Lender Complaint Files

CUTOFF:EOCY

DESCRIPTION: Files contain complaints from the general public against consumer credit companies.

RETENTION: Years: 5 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22611

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration
Division: Division of Finance

Section:
Sub-Section:

TITLE: Enforcement Action Records, Subpoenas, Criminal Referrals and Special Investigations

CUTOFF: Rescinding of order or closure of company

DESCRIPTION: These files are related to an examination or investigation that are needed to take an enforcement action on such as a Cease and Desist Order. The Cease and Desist Order is issued by the Division of Finance in response to examination findings that were unacceptable.

RETENTION: Years: 50 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22609

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Holding Company Files

CUTOFF: EOFFY

DESCRIPTION: These files contain acquisitions of holding companies and general correspondence related to the holding company. Acquisitions include holding companies acquiring another holding company or acquiring a bank. There is no licensing component, the Division issues an order of no objection and provides comments but the licensing is done by the Federal Reserve Bank. Holding companies can only acquire a certain percentage of any bank, we must verify to make sure they do not exceed the percentage allowed.

RETENTION: Years: 10 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22608

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Inactive Commissioner's Files

CUTOFF: EOCY

DESCRIPTION:

RETENTION: Years: 5 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22836

SERIES STATUS: Approved

APPROVAL DATE: 11/19/1999



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration

Section:

Division: Division of Finance

Sub-Section:

TITLE: Issuing Office Biennial Report

CUTOFF: EOCY issued

DESCRIPTION: In accordance with Section 361.140 RSMo, the Division of Finance prepares the Biennial Report which provides information on every corporation that reports to the Division. May be destroyed after conclusion of state audit if completed before end of retention period.

RETENTION: Years: 3 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22597

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Liquidated and Merged Banks

CUTOFF: EOCY

DESCRIPTION: These documents are on banks that have merged. These files contain merger agreements and legal documents pertaining to the merger or liquidation.

RETENTION: Years: 50 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Permanent - Transfer to Missouri State Archives

SERIES: 22615

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Liquidated and Merged Savings and Loan Associations

CUTOFF: EOCY

DESCRIPTION: These files contain examination reports, call reports and general correspondence on Savings and Loan Associations that have merged, liquidated or closed.

RETENTION: Years: 50 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Permanent - Transfer to Missouri State Archives

SERIES: 22601

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration
Division: Division of Finance

Section:
Sub-Section:

TITLE: Litigation Case Files

CUTOFF:EOCY

DESCRIPTION: These litigation case files are related to financial institutions regulated by the Division of Finance, as well as a companies not regulated by the Division such as national banks or exempt companies. An exempt company is a company that is not licensed or chartered by our division.

RETENTION: Years: 15 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22610

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Money Order Company Files

CUTOFF:EOCY in which license expires

DESCRIPTION: These contain licenses and applications on all the money order companies that we have licensed. Money order companies are required to renew their license every year.

RETENTION: Years: 5 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22605

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007

TITLE: Mortgage Broker Complaint Files

CUTOFF:EOCY complaint is investigated or otherwise closed

DESCRIPTION: These files contain records of complaints filed with the Division of Finance by a Missouri citizen in regards to mortgage brokers in Missouri and other states. The complaints regarding mortgage brokers in Missouri can trigger an investigation by the Division. The complaints regarding mortgage brokers in other states are referred to the Department of Housing and Urban Development or whoever governs that particular company.

RETENTION: Years: 5 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22604

SERIES STATUS: Approved

APPROVAL DATE: 8/2/2007



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration

Section:

Division: Division of Finance

Sub-Section:

TITLE: Mortgage Broker Files

CUTOFF: Closure of brokerage

DESCRIPTION: Files contain information on closed mortgage brokers including applications, bonds, copies of licenses, credit reports, criminal background checks and financial statements.

RETENTION: Years: 10 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22603

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007

TITLE: Non-operating Consumer Credit Company Files

CUTOFF:EOCY

DESCRIPTION: These files are on consumer credit companies that are no longer in business. The files contain licensing information, applications, examination reports and general correspondence on the closed company.

RETENTION: Years: 10 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22612

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007

TITLE: Savings and Loan Application Files

CUTOFF:EOCY application is filed

DESCRIPTION: Includes withdrawn or denied applications for savings and loan associations.

RETENTION: Years: 10 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22602

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007



Agency Records Disposition Schedule

Department: Department of Insurance, Financial Institutions and
Professional Registration

Section:

Division: Division of Finance

Sub-Section:

TITLE: Savings and Loan Association Examination Files

CUTOFF: EOCY

DESCRIPTION: These are files on regulated savings and loan associations. The files contain information including examination reports, approved applications, call reports and general correspondence. It is possible that one of the files could have a criminal investigation in it which would have been instigated by a complaint or from examination findings. Records maintained on site for 5 years, then transferred to Record Center.

RETENTION: Years: 30 Months: 0 Days: 0

NOTES:

DISPOSITION ACTION: Destroy

SERIES: 22600

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007

TITLE: Weekly Bulletins

CUTOFF: EOCY issued

DESCRIPTION: Reports released weekly in accordance with Section 361.110 RSMo, documenting changes in structure, ownership, and status of banks, trust companies, and savings and loan associations regulated by the Division of Finance. May transfer to State Records Center after 10 years.

RETENTION: Years: Months: Days:

NOTES:

DISPOSITION ACTION: Permanent

SERIES: 22598

SERIES STATUS: Approved

APPROVAL DATE:

8/2/2007
